

## Message Text

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PAGE 01 ATHENS 00770 251700Z  
ACTION EUR-12

INFO OCT-02 ISO-00 PER-05 L-03 DODE-00 EB-08 CPR-01  
CIAE-00 INR-07 NSAE-00 USIA-15 AGRE-00 SS-15 SP-02  
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FM AMEMBASSY ATHENS  
TO SECSTATE WASHDC PRIORITY 4310  
INFO USDOC WASHDC  
AMCONSUL THESSALONIKI

UNCLAS ATHENS 0770

E.O. 11652: N/A  
TAGS: EGEN, ETRD, GR  
SUBJECT: GOG COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE

REF: MORTON/BLACK TELECON OF JANUARY 18

1. IN RESPONSE TO REF TELECON AND AFTER INFORMAL CONSULTATIONS WITH MEMBERS OF THE LOCAL INSURANCE COMMUNITY AND MINISTRY OF COMMERCE OFFICIAL WE HAVE BEEN INFORMED THAT, PURSUANT TO LAW 489/1976 WHICH ESTABLISHES COMPULSORY THIRD PARTY LIABILITY INSURANCE FOR THE FIRST TIME IN GREECE AS OF JANUARY 1, 1978, ALL AUTOMOBILES CIRCULATING IN GREECE WITH GREEK REGISTRATION (INCLUDING U.S. MILITARY AND CD PLATES) MUST BE INSURED WITH INSURERS LICENSED TO OPERATE IN GREECE. MANY U.S. MILITARY AND DIPLOMATIC PERSONNEL STATIONED IN GREECE CURRENTLY ARE INSURED WITH COMPANIES SUCH AS THE UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA) WHICH, TO OUR KNOWLEDGE, HAS NO LICENSE TO OPERATE IN GREECE AS AN INSURANCE COMPANY. ONE OF THE PREREQUISITES FOR OBTAINING SUCH A LICENSE FROM THE GREEK MINISTRY OF COMMERCE IS THAT, IN THE CASE OF LOCAL INSURANCE COMPANIES, THE REQUIRED MINIMUM SHARE CAPITAL FOR EACH TYPE OF INSURANCE TO BE HANDLED (E.G. MOTOR VEHICLE LIABILITY INSURANCE, LIFE, HULL, ETC) BE FULLY PAID IN OR, IN THE CASE OF FOREIGN INSURANCE COMPANIES, THAT A  
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GUARANTEE EQUAL TO ONE QUARTER OF THE SHARE CAPITAL SPECIFIED FOR EACH  
TYPE OF INSURANCE BE DEPOSITED WITH A RECOGNIZED BANK OPERATING IN GREECE.

2. IN VIEW OF THE ABOVE, IT WOULD APPEAR THAT OFFICIAL U.S. PERSONNEL OR OTHER AMERICANS INSURED WITH FIRMS NOT ACTUALLY

RESIDENT IN GREECE, SUCH AS USAA, MAY, IN FACT, BE IMPROPERLY INSURED. WE HAVE BEEN IN TOUCH WITH THE USAA REGIONAL OFFICES IN FRANKFURT TO ALERT THEM TO THIS SITUATION AND OBTAIN THEIR VIEWS. WE EXPECT TO HEAR FROM USAA'S REGIONAL DIRECTOR IN FRANKFURT, JOHN O'CONNOR, ON MONDAY, JANUARY 30. WE UNDERSTAND THAT BOTH O'CONNOR AND MR TED MICHEL FROM USAA HEADQUARTERS IN TEXAS VISITED GREECE IN SEPTEMBER 1977 TO DISCUSS THE NEW LAW WITH THEIR CLAIMS AGENT AND LAWYER AND WERE ADVISED TO CONTINUE OPERATIONS HERE.

3. WE PLAN TO TAKE NO FURTHER ACTION UNTIL WE HAVE AN OPPORTUNITY TO EXPLORE THE MATTER FURTHER WITH USAA OFFICIALS ON JANUARY 30. WILL KEEP DEPARTMENT ADVISED.  
MILLS

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## Message Attributes

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**Capture Date:** 01 jan 1994  
**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
**Concepts:** INSURANCE, AUTOMOBILES  
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**Decaption Date:** 01 jan 1960  
**Decaption Note:**  
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**Review Markings:**  
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